

Testimony of Steve Lichtman of Easton Connecticut and a NAMI member.
Public Hearing Held March 5, 2019.
IN SUPPORT OF House Bill 7125 regarding behavioral health parity.

I am here to speak to you about my experience and observations regarding parity. My daughter developed two health problems during high school within a two year period.

In the first instance, she injured her knee as a high school junior playing lacrosse. She was bumped from behind by another player and tore her ACL, MCL and Meniscus. We went to our local orthopedic practice in Fairfield where she was diagnosed with MRI's, x-rays, etc. and treated. We paid our co-pays under our plan. Following surgery she underwent physical therapy sessions for months. Again, we paid only applicable copays at excellent PT facilities of our choosing because they all participated in our insurance plan.

In the second instance, one day we got a call from our daughter's guidance counselor that she had talked about wanting to hurt herself and that we should take her for counselling. We got a referral from our pediatrician to a psychiatrist and made an appointment right away. We paid \$400 per session and then submitted paperwork to our insurer. We learned that the psychiatrist was out of network and we were ultimately reimbursed about \$75 by our insurance company for each visit. I tried finding other psychiatrists who treated this diagnosis and were covered under our plan. I contacted NY Presbyterian Hospital which had a person who would try to locate doctors on our insurance plan recommended for this condition but none were found. The subsequent psychiatrist we did go to was also out of network and charged \$260 per session.

The recognized effective therapy for my daughter's condition is Dialectic Behavioral Therapy (DBT). This is something that only certain centers provide effectively and none of the centers in our area take insurance. Once again we paid out of pocket for each session (about \$225) and after we submitted our paperwork were reimbursed about \$65.

We found there was quite a disparity between the insurance coverage for the health care related to my daughter's knee injury and the insurance coverage for the treatment of my daughter's mental illness. We found it was not an easy process to find effective mental health providers in the first place and we found it very frustrating that once we did find effective health care providers they were all out of network under our plan. It seems as though most psychiatrists in our area do not accept insurance. Our experience has been that we were required to pay substantial amounts out of pocket to get the needed care which has substantially helped my daughter.

I am in favor of House Bill 7125 because it will improve behavioral health parity in our state.